

# GMAC Mortgage

September 29, 2010

Making Home Affordable Compliance  
8000 Jones Branch Drive  
Attn: J.T. Warner, Mailstop C3F  
McLean, VA 22102

Re: Initial Certification to Making Home Affordable – Compliance (MHA-C)

Dear Sirs,

This letter and the attached documentation are being submitted in response to GMAC Mortgage, LLC's ("GMACM") servicer requirement under the original Commitment to Purchase Financial Instrument and Servicer Participation Agreement ("the Commitment") effective April 14, 2009, with Fannie Mae in its capacity as financial agent for the United States (as designated by Treasury). The Commitment requires a servicer to submit an annual certification as to its continuing compliance with, and the truth and accuracy of, the representations and warranties set forth in the Commitment.

As required, this letter provides confirmation on three main points, and our responses follow each as indicated below:

1. Description of any instances of noncompliance that the servicer believes have a material effect on its ability to comply with Program requirements as described in the "Reporting Noncompliance" section of Supplemental Directive 10-06.
  - GMACM Response: None to the best of our knowledge.
2. Details of the action plan to remediate any such material noncompliance and the timeframe within which remediation will be complete.
  - GMACM Response: None to the best of our knowledge.
3. GMACM elects that any Subsequent Certifications shall have an effective date aligning with its fiscal year end which will be December 31st of each calendar year.

Should you have any questions regarding this letter or the attached certification, please feel free to contact me at 215-734-6471.

Sincerely,



Joseph A. Pensabene  
Chief Servicing Officer  
Executive Vice President  
GMACM Mortgage, LLC

Enclosure

GMAC Mortgage, LLC  
1100 Virginia Drive  
Fort Washington, PA 19034